



Genworth®
Financial

Wholesale Underwriting Final Approval

Please e-mail all conditions to underwriting@genworth.com or fax to (866) 234-5102

Genworth Processor: Pamela Rodriguez Genworth Underwriter: Alan Marler Broker Partner: Housatech Inc	
Conditional Loan Approval Date: 11/9/2009 Final Loan Approval Date: 11/24/2009 Loan Approval Expiration: 1/18/2010	
Loan #: 3000012466 FHA Case #: 197-4467549 RM Loan Type: HECM_MONTHLY_LIBOR Expected Rate @ Application: 6.830% Margin: 3.25% Servicing Fee: \$35.00 File Submission: No Requirements Met	
Client's Name: Gregory Wong Client DOB: 12/24/1936 Co-Client's Name: Co-Client's DOB:	
Property Address: 115 Orange Street, San Gabriel, CA 91776 Appraised Value: \$530,000.00 Max Claim Amount: \$530,000.00 Flood zone: No Condo/PUD Name (if applicable): Additional Instructions:	
Repair Estimate Total: \$ Repairs Needed:	Repair Set-Aside: \$0 Repair Admin Fee: \$

Underwriting Conditions

- ☒ (T-1) FHA case assignment to reflect the following corrections: Correct ADP code for fixed product.
- ☒ (T-1) Genworth to re-disclose if the APR varies .125 % (above or below) from the most recently disclosed APR.
- ☒ (T-2) Appraiser to address the gross adjustments >25% on comparables 1,3, and 4.
- ☒ (T-2) Appraiser to comment if the subject property meets FHA guidelines. (Additional conditions may apply.)
- ☒ (T-2) Appraiser to provide site value.
- ☒ (T-2) Tr-Merge credit report required. (Additional conditions may apply.)
- ☒ (T-1) Hazard Insurance verification required in the amount of: TBD
- ☒ (T-2) Title co. to research liens and request demand for the following: Items #6 and #7 on prelin dated 10/21/2009.
- ☒ (T-1) Tax & Insurance Disclosure to be completed, "authorize" or "decline" *** UPDATE ~ Broker to complete the T&I worksheet.
- ☒ (T-1) Life of loan flood certificate to be provided. (Additional conditions may apply.) ***UPDATE 11/23 This is a required PTD document, cannot be moved PTF.



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1. Final Form of the 1009, HUD 92900-A (pages 1,2, & 4) Comparison, TALC, and Amortization to be executed by client(s) and lender representative.
2. Final closing costs to reflect all payoffs, hazard insurance premiums and third party fees to be paid out of escrow.
3. Insurance Binder loss payee to show: Genworth Financial Home Equity Access, Inc. ISAOA: P.O. Box 39218 Solon, OH 44139-0218.
4. Title/escrow to ensure all taxes and 60 days insurance coverage are paid current.

_____ Hazard Policy must cover: Borrower name(s), property address, coverage amount, deductible (max 5%), effective coverage dates, mortgagee clause. Hazard insurance cannot exclude any hazard coverage, i.e. windstorm, hurricane, etc

_____ Mortgagee Clause of insurance binder to reflect the following: Genworth Financial Home Equity Access, Inc ISAOA: P.O. Box 39218 Solon OH 44139-0218

_____ Title co. to correct proposed insured to reflect: Genworth Financial Home Equity Access, Inc. its successors and/or assigns as their interest may appear.

_____ Title co. to insure over any survey issues.

_____ Title to provide title policy coverage of \$530,000

_____ Title/Escrow to ensure all taxes and 60 days insurance coverage are paid current.

_____ Title/Escrow to ensure the following demands are paid through close of escrow: Items #6 and #7 on prelin dated 10/21/2009

_____ (T-1) Client's Notification/Lender Certification to be signed/dated by borrower(s) and the loan officer.

_____ (T-1) Equal Credit Opportunity Act Notice/Patriot Act/Bankruptcy to be signed/dated by borrower(s).

_____ (T-1) Real Estate Appraisal Notice and General Fee Acknowledgement to be signed/dated by borrower(s).